

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: BEGGINS et al.

Serial No.: not yet assigned

Filing Date: herewith

For: APPPARATUS AND METHOD FOR
FACILITATING COMMUNICATION
FOR BORROWERS AND INVESTORS
REGARDING COMMERCIAL
MORTGAGES

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)
) Examiner: not yet assigned

)
) Group Art Unit: not yet assigned

)
) Attorney Docket No.: G04.012



Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.


The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 18, 2001
Date



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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Complete if Known		
			Application Number	not yet assigned	
			Filing Date	herewith	
			First Named Inventor	BEGGINS et al.	
			Group Art Unit	not yet assigned	
			Examiner Name	not yet assigned	
Sheet	1	of	1	Attorney Docket Number	G04.012

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	A	Wheeler, Darrell, Salomon Smith Barney: "A Guide to Commercial Mortgage-Backed Securities" (January 2001) 50 pages
	B	An Investor's Guide to: "Pass-Through and Collateralized MORTGAGE SECURITIES, Long-term income paid monthly, quarterly or semiannually" – 12 pages
	C	Commercial Mortgage-Backed Securities Terminology - 26 pages
	D	Midland News: "Midland Unveils Web-Based CMBS Investor Reporting System" http://www.midlandls.com/web/mlsweb.nsf/4bc2b6e2caff657e86256a8f005403cc/86256af (download 11/9/2001) 1 page
	E	What are Mortgage Securities? http://www.investinginbonds.com/info/igmbbs/what.htm (download 10/25/2001) 1 page
	F	aba.com, Products: "ABA Routing Numbers" http://www.aba.com/Products/PS98_Routing.htm (download 11/7/2001) page 1 of 2
	G	NACHA: "What is ACH?" http://www.nacha.org/About/what_is_ach_.htm (download 11/7/2001) page 1 of 2

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Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.